Document 16

Filed 05/16/2008

Page 1 of 2

Case 3:08-cv-00731-W-POR

THE RYAN FIRM
A Professional Corporation

Rule of Civil Procedure, rule 12(b)(6) on the basis that the complaint fails to state a claim upon which relief can be granted. This motion is made on the ground that Plaintiff Maria Metcalf ("Metcalf") is suing to rescind a loan despite the fact that (1) Metcalf's three-day right to rescind expired in February 2007, (2) any purported extended right to rescind has been extinguished due to sale of the property via foreclosure on February 28, 2008, (3) Drexel has no interest in the note and deed of trust and cannot rescind the transaction as a matter of law, and (4) Metcalf's right to claim a Truth in Lending Act violation expired one year after consummation of the subject loan, in February 2008.

The motion will be based upon this notice, the attached points and authorities, request for judicial notice, the files and records in this action, and any further evidence and argument that the Court may receive at or before the hearing.

DATED: May <u>\</u>5, 2008

THE RYAN FIRM
A Professional Corporation

By:

TIMOTHY M. RYAN
KIMBERLY L. ROIG
Attorneys for Defendant DGG
FINANCIAL CORPORATION dba
DREXEL LENDING GROUP

r:\9187 drexel lending group\9187-0005 maria r. metcalf v. dgg financial\law & motion\motion to dismiss\notice of motion and motion.doc